

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Diego E. Estepa  
Noelia E. Estepa  
Debtors

Case No. 12-05601-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: fnldecnd

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db/jdb  
cr  
4186831 Diego E. Estepa, Noelia E. Estepa, 4251 Conashaugh Lakes, Milford, PA 18337  
4200958 NBT Bank NA, 4251 Conashaugh Lakes, Milford, PA 18337  
4201481 +American Express, P.O. Box 270, Newark, NJ 07101-0270  
4250367 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4186832 +Apothaker & Assoc., P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
4977227 +BRET SHAFFER, C/O SCHIFFMAN SHERIDAN & BROWN P.C., 2080 LINGLESTOWN ROAD SUITE 201,  
HARRISBURG PA 17110-9670  
4186835 +Chase Bank USA NA, P.O. Box 15298, Wilmington, DE 19850-5298  
4186836 +Citibank (South Dakota), N.A., 701 East 60th Street N., Sioux Falls, SD 57104-0493  
4238048 +Credit First NA, Po Box 818011, Cleveland, OH 44181-8011  
4186837 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
(address filed with court: Direct TV, P.O. Box 11732, Newark, NJ 07101)  
4193471 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
4186847 Diego Estepa, 4251 Conashaugh Lakes, Milford, PA 18337  
4206394 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,  
Detroit MI 48255-0953)  
4186839 Ford Motor Credit Company, P.O. Box 54200, Omaha, NE 68154-8000  
4186841 +Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229  
4186843 +Kost Tire & Auto Service, Credit First N.A., P.O. Box 818026, Cleveland, OH 44181-8026  
4186846 +Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
4186849 ++PENNSTAR BANK, 52 SOUTH BROAD ST, NORWICH NY 13815-1646  
(address filed with court: Pennstar Bank, 575 Easton Tpke, POB 220, Hamlin, PA 18427)  
4186850 Sears National Bank, P.O. Box 181249, Columbus, OH 43218  
4186851 +U.S. Department of Education, 400 Maryland Avenue SW, Washington, D.C. 20202-0008  
4204104 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
4186852 +Verizon, P.O. Box 15062, Albany, NY 12212-5062  
4273068 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4186830 +E-mail/Text: csr@theaffiliatedgroup.com Jan 17 2018 18:59:53 Affiliated Credit Services,  
P.O. Box 7739, Rochester, MN 55903-7739  
4186833 +E-mail/Text: notices@burt-law.com Jan 17 2018 18:59:53 Burton Neil & Assoc.,  
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
4186834 +E-mail/PDF: gecsedirecoverycorp.com Jan 17 2018 19:00:35 Care Credit/GEMB,  
P.O. Box 981439, El Paso, TX 79998-1439  
4186838 E-mail/Text: mrdiscen@discover.com Jan 17 2018 18:59:34 Discover Financial Services,  
P.O. Box 30957, Salt Lake City, UT 84130  
4190390 E-mail/Text: mrdiscen@discover.com Jan 17 2018 18:59:34 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
4203116 E-mail/PDF: gecsedirecoverycorp.com Jan 17 2018 19:00:49 GE Capital Retail Bank,  
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
4186840 +E-mail/PDF: gecsedirecoverycorp.com Jan 17 2018 19:00:35 GEMB/JCP, P.O. Box 981131,  
El Paso, TX 79998-1131  
4186842 +E-mail/PDF: gecsedirecoverycorp.com Jan 17 2018 19:00:35 Home Depot,  
P.O. Box 105981 Dept 51, Atlanta, GA 30348-5981  
4186845 E-mail/Text: camanagement@mtb.com Jan 17 2018 18:59:39 M & T Bank, 1100 Wherle Drive,  
Williamsville, NY 14221  
4195710 E-mail/Text: camanagement@mtb.com Jan 17 2018 18:59:39 M & T Bank, P.O. Box 1288,  
Buffalo, New York 14240  
4186844 E-mail/Text: camanagement@mtb.com Jan 17 2018 18:59:39 M & T Bank, P.O. Box 62182,  
Baltimore, MD 21264  
4193378 E-mail/Text: camanagement@mtb.com Jan 17 2018 18:59:39 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240  
4186848 E-mail/Text: paparalegals@pandf.us Jan 17 2018 18:59:54 Patenaude & Felix, A.P.C.,  
213 East Main Street, Carnegie, PA 15106  
4249496 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2018 19:06:02  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4204303 +E-mail/Text: bankruptcy@nbtbank.com Jan 17 2018 18:59:46 Pennstar Bank,  
52 South Broad Street, Norwich, NY 13815-1646  
4211459 E-mail/Text: bnc-quantum@quantum3group.com Jan 17 2018 18:59:39  
Quantum3 Group LLC as agent for, Quantum3 Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
4186853 +E-mail/Text: edinkel@vikingservice.com Jan 17 2018 18:59:55 Viking Client Services, Inc.,  
P.O. Box 59207, Minneapolis, MN 55459-0207

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com

Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwc-law.com

Mark E. Moulton on behalf of Debtor 2 Noelia E. Estepa markmoulton@moultonslaw.com,  
staff@moultonslaw.com

Mark E. Moulton on behalf of Debtor 1 Diego E. Estepa markmoulton@moultonslaw.com,  
staff@moultonslaw.com

Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Diego E. Estepa  
aka Diego Estepa  
4251 Conashaugh Lakes  
Milford, PA 18337

Chapter 13  
Case No. 5:12-bk-05601-JJT

Noelia E. Estepa  
aka Noelia Estepha, aka Noelia Estepa  
4251 Conashaugh Lakes  
Milford, PA 18337

Last four digits of Social-Security, Individual  
Taxpayer-Identification, Employer Tax-Identification No(s)(if  
any):  
xxx-xx-9874  
xxx-xx-4853

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED, Charles J DeHart, III (Trustee)** is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for Diego E. Estepa and Noelia E. Estepa, Debtor and Joint Debtor in accordance with §1328 of the Bankruptcy Code.

Dated: January 17, 2018

By the Court,



Honorable John J. Thomas  
United States Bankruptcy Judge  
By: MMchugh, Deputy Clerk